

How do I apply?

You may visit or call your local Division of Family and Children office to apply for the Medicare Savings Program. There may be other enrollment centers in your community.

You will need to complete an application form and participate in an interview. The interview can take place in person or over the telephone. Within 45 days, you will receive a notice in the mail that tells you whether your application was approved.

Questions?

For information about the Medicare Savings Program, call:

- Your Area Agency on Aging (AAA) at 1-800-986-3505, or
- The Senior Health Insurance Information Program (SHIIP) at 1-800-452-4800, or (317) 233-3475. SHIIP can also answer your questions about Medicare.

For TDD calls, please use Relay Indiana (1-800-743-3333).

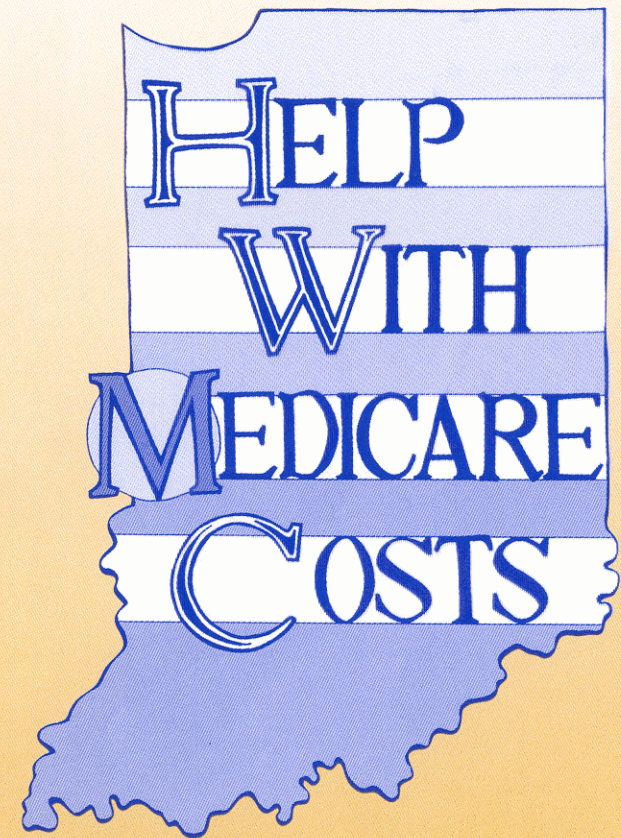


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Job #4139



Hoosiers on Medicare may qualify for help with Medicare costs.

- Do you have Medicare Part A Hospital Insurance? (Check your Medicare Card.)
- Are you a single person with monthly income not more than \$1,273, or a married couple with monthly income not more than \$1,714?
- Are your financial assets below \$4,000 for a single person or \$6,000 for a married couple?

Assets are things you own, such as checking and savings accounts, certificates of deposit, cash value of life insurance, stocks and bonds. Some things you own don't count toward the asset limit, such as your home and furnishings, your car, pre-paid funeral trusts, and income-producing real estate.

If you answered **"YES"** to all 3 questions, the State may help pay for your Medicare costs.

The Medicare Savings Program is provided through Indiana's Medicaid program. Medicaid is a health care program that helps pay for medical services for people who meet specific requirements. When you apply for the Medicare Savings Program, you may find out that you qualify for more help under Medicaid.

The Medicare Savings Program has three different levels of help. Depending on the amount of your income, the benefit you receive will be one of the three listed below.

Payment of Premiums, Deductibles, and Coinsurance

If your income is not more than \$736 for a single person or \$988 for a married couple, the Medicare Savings Program will pay all of your out-of-pocket expenses for Medicare services, and also the premiums. **This could save you over \$1,000 a year.**

This is sometimes called Qualified Medicare Beneficiary or QMB.

Payment of the Premium

If your income is not more than \$987 for a single person or \$1,327 for a married couple, the Medicare Savings Program will pay your Part B premium. **This saves you \$600 a year.**

Partial Payment of Premium

If your income is not more than \$1,273 for a single person and \$1,714 for a married couple, the Medicare Savings Program will pay a portion of your Part B premium. You will receive one check at the end of the year.

Save hundreds or even thousands of dollars per year!

Your Social Security check could go up by \$50 per month!

- If you have Medicare Part B, your premium of \$50 is taken out of your Social Security check each month. Add this amount to your Social Security check to see if your current income is within the income limit.
- If you or your spouse have employment income, over half of it, before taxes, does not count.

If you think you may be eligible, don't delay.

Apply now. It's worth it!

You can join thousands of other Hoosiers who have put money back in their pockets through the Medicare Savings Program.

For more information call toll-free at 1-800-452-4800 or 1-800-986-3505.

MEDICARE BUY-IN 2002 (effective 4/1/02)

		INCOME	ASSETS
QMB Qualified Medicare Beneficiary	SINGLE	\$759	\$4,000
	COUPLES	\$1,015	\$6,000
SLMB Specified Low Income Medicare Beneficiary	SINGLE	\$906	\$4,000
	COUPLES	\$1,214	\$6,000
QI-1 Qualified Individual - 1	SINGLE	\$1,017	\$4,000
	COUPLES	\$1,364	\$6,000